introduction introduction
We are interested in understanding people's beliefs about Social Security benefits
including how much they expect to receive and what factors might influence the amount they
receive. We are also interested in understanding people's beliefs about survivor benefits
that widowed spouses can expect to receive based on the deceased spouse's work history.
This study will help create clearer and easier-to-understand materials about the Social
Security program. In this survey, some questions may be hard to answer exactly. Please
take time to consider the questions and give us your best guess even if you do not know
the exact answer. Having even your best guess will be very helpful to us. Thank you
very much for your help.

WORK_FOR_PAY work for pay
Have you worked for pay for more than 5 years?
1 Yes
2 No

SS_STATUS social security status
In this survey, the term "Social Security benefits" includes any benefits that you
yourself receive or will receive from the Social Security program, including retiree,
disability, spouse, or survivor benefits. Which of the following statements best
describes you?
1 I receive Social Security benefits now.
2 I don't receive Social Security benefits now but, under current law, I will be eligible to receive them in the future.
3 I will never be eligible under current law to receive Social Security benefits.

IF work for pay = No and social security status = I don't receive Social Security
benefits now but, under current law, I will be eligible to receive them in the future.
THEN
|
| **notlongenoughwork** notlongenoughwork
| You have not worked long enough for us to estimate the amount of the retirement benefit
| you can expect to receive from Social Security. The typical Social Security retirement
| benefit is $1,488 per month. For the purpose of this survey, let's assume that you will
| receive a Social Security retirement benefit of this amount.
|
ENDIF

IF social security status != I receive Social Security benefits now. THEN
|
| IF social security status = I will never be eligible under current law to receive
| Social Security benefits. THEN
| |
| | [The following questions are displayed as a table]
| |
| | **SS_ELIG** social security eligibility
| | Why do you think you will never be eligible to receive Social Security benefits?
| | 1 My main job was/is not covered by Social Security.
| | 2 I don't have or will not have a sufficient work history to become eligible for Social Security benefits.
| | 3 I do not think Social Security will be around by the time I would start claiming benefits.
| | 4 Other (please specify): $Answer2$
| |
| | **SS_ELIG_other** social security eligibility other
| |

| | String
| |
| | [End of table display]
| | IF social security eligibility = I do not think Social Security will be around by the
| | time I would start claiming benefits. THEN
| | |
| | |
| | | **Q5** asssume ss will be around
| | | Please assume for the remainder of the survey that Social Security will be around
| | | when you start claiming benefits. [fill for Q5]
| | |
| | ELSE
| | |
| | | **Q4** not eligible but assume you are
| | | Even though we understand that you are not eligible to receive a Social Security
| | | retirement benefit, we would like to ask you to complete this survey assuming you
| | | would be eligible. In other words, please answer in this survey what you would have
| | | done or chosen if you would be eligible for a Social Security retirement benefit.
| | | The typical Social Security retirement benefit is $1,488 per month. For the purpose
| | | of this survey, let's assume that you will receive a Social Security retirement
| | | benefit of this amount.
| | |
| | ENDIF
| |
| ENDIF
|
| [Questions IN002 to birthyear are displayed as a table]
|
| **IN002** BIRTH DATE HEADER
| What is your birth date?
|
| **birthmonth** BIRTH MONTH
| Month
| 1 January
| 2 February
| 3 March
| 4 April
| 5 May
| 6 June
| 7 July
| 8 August
| 9 September
| 10 October
| 11 November
| 12 December
|
| **birthday** BIRTH DAY
| Day
| 1 01
| 2 02
| 3 03
| 4 04
| 5 05
| 6 06
| 7 07
| 8 08

| 9 09
| 10 10
| 11 11
| 12 12
| 13 13
| 14 14
| 15 15
| 16 16
| 17 17
| 18 18
| 19 19
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| 21 21
| 22 22
| 23 23
| 24 24
| 25 25
| 26 26
| 27 27
| 28 28
| 29 29
| 30 30
| 31 31
|
| **birthyear** BIRTH YEAR
| Year
| 11 1911
| 12 1912
| 13 1913
| 14 1914
| 15 1915
| 16 1916
| 17 1917
| 18 1918
| 19 1919
| 20 1920
| 21 1921
| 22 1922
| 23 1923
| 24 1924
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| 53 1953
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| 57 1957
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| 61 1961
| 62 1962
| 63 1963
| 64 1964
| 65 1965
| 66 1966
| 67 1967
| 68 1968
| 69 1969
| 70 1970
| 71 1971
| 72 1972
| 73 1973
| 74 1974
| 75 1975
| 76 1976
| 77 1977
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| 80 1980
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| 82 1982
| 83 1983
| 84 1984
| 85 1985
| 86 1986
| 87 1987
| 88 1988
| 89 1989
| 90 1990
| 91 1991
| 92 1992
| 93 1993
| 94 1994
| 95 1995
| 96 1996

| 97 1997
| 98 1998
| 99 1999
|
| **highesteducation** HIGHEST EDUCATION
| What is the highest level of school you have completed or the highest degree you have received?
| 1 Less than 1st grade
| 2 1st, 2nd, 3rd, or 4th grade
| 3 5th or 6th grade
| 4 7th or 8th grade
| 5 9th grade
| 6 10th grade
| 7 11th grade
| 8 12th grade NO DIPLOMA
| 9 HIGH SCHOOL GRADUATE high school DIPLOMA
or the equivalent (For example: GED)
| 10 Some college but no degree
| 11 Associate degree in college Occupational/vocational program
| 12 Associate degree in college Academic program
| 13 Bachelor's degree (For example: BA,AB,BS)
| 14 Master's degree (For example: MA,MS,MEng,MEd,MSW,MBA)
| 15 Professional School Degree (For example: MD,DDS,DVM,LLB,JD)
| 16 Doctorate degree (For example: PhD,EdD)
|
| **INTRODUCTON_TO_SECTION_1** introduction to section 1
| We are interested in understanding how and when people would like to receive their
| Social Security benefits. In this survey, we sometimes ask questions that are
| difficult to answer exactly. Please take time to consider the questions and give us your
| best guess even if you do not know the exact answer. Having your best guess will be
| very helpful to us. Thank you very much for your participation!
|
| IF !((social security status = I will never be eligible under current law to receive
| Social Security benefits. and (social security eligibility = My main job was/is not
| covered by Social Security. or social security eligibility = I don't have or will not
| have a sufficient work history to become eligible for Social Security benefits. or
| social security eligibility = Other (please specify): $Answer2$)) or work for pay =
| No) THEN
||
|| **yearstartwork** year start work for pay
|| In what year did you first start to work for pay?
|| 1900 1900
|| 1901 1901
|| 1902 1902
|| 1903 1903
|| 1904 1904
|| 1905 1905
|| 1906 1906
|| 1907 1907
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|| 1911 1911
|| 1912 1912
|| 1913 1913
|| 1914 1914
|| 1915 1915

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| | 1916 1916
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|| 2004 2004
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|| 2009 2009
|| 2010 2010
|| 2011 2011
|| 2012 2012
|| 2013 2013
|| 2014 2014
|| 2015 2015
|| 2016 2016
||
|| IF year start work for pay < (BIRTH YEAR + 1900) + 1914 THEN
|||
||| **workedtooearly** start working before 14
||| You indicated that you started working before you were 14 years old. For what
||| follows, we will just assume that pay from age 14 on counts. If you believe you
||| made an error in entering the date you began working, you may go back and change it.
|||
|| ENDIF
||
|| **incomeintro** income intro

| | We would now like to ask you some more about the time period from between when you
| | started working for pay (in [year start work for pay]) until now.
| |
| | LOOP FROM 1 TO [number of question income cat] DO
| | |
| | | **incomenotworkq** income not work
| | | [income cat start year fill] - [income cat end year fill] Was there ever a time
| | | when you did not work in the [income cat start year fill] - [income cat end year
| | | fill] period?
| | | 1 Yes
| | | 2 No
| | |
| | | IF income not work = Yes THEN
| | | |
| | | | **incomenotworkhowlong** income not work months
| | | | [income cat start year fill] - [income cat end year fill] How many months in
| | | | total do you estimate not working for pay in the [income cat start year fill] -
| | | | [income cat end year fill] period?
| | | | Range: 0..96
| | | |
| | | ENDIF
| | |
| | | IF !(income cat fill amount 1 = and income cat fill amount 2 = and income
| | | cat fill amount 3 = and income cat fill amount 4 =) THEN
| | | |
| | | | **incomecat** income categories
| | | | [income cat start year fill] - [income cat end year fill] Could you please give
| | | | us an estimate of how much were you making on average per year in the [income cat
| | | | start year fill] - [income cat end year fill] period[fill for income cat question]?
| | | | 1 more than $[income cat fill amount 1]
| | | | 2 between $[income cat fill amount 2] and $[income cat fill amount 1]
| | | | 3 between $[income cat fill amount 3] and $[income cat fill amount 2]
| | | | 4 between $[income cat fill amount 4] and $[income cat fill amount 3]
| | | | 5 less than $[income cat fill amount 4]
| | | |
| | | ENDIF
| | |
| | ENDDO
| |
| | **showpia1** show pia
| |
| | String
| |
| | IF social security status = I receive Social Security benefits now. THEN
| | |
| | | **BEN_LEVEL** social security benefits level
| | | Approximately how much are your monthly Social Security benefits? Even if you do
| | | not know exactly, please give your best guess. (As before, please report any
| | | Social Security benefits paid to you yourself (by check or direct deposit), not
| | | benefits paid to any other member in your household).
| | | Integer
| | |
| | | IF social security benefits level > 4000 THEN
| | | |
| | | | **checkBEN_LEVEL4000** social security benefits level check > 4000
| | | | Due to how Social Security calculates your benefits, it is very unlikely that your

| | | | monthly benefit will be this high. Please go back and change your answer to
| | | | something between $0 and $4000 per month.
| | | |
| | | ENDIF
| | |
| | | IF social security benefits level < THEN
| | | |
| | | | **checkBEN_LEVEL0** social security benefits level check < 0
| | | | Monthly Social Security benefits cannot be negative. Please go back and change
| | | | your answer to something between $0 and $4000 per month.
| | | |
| | | ENDIF
| | |
| | ELSE
| | |
| | | IF benefits estimate at claim age != empty THEN
| | | |
| | | | [The following questions are displayed as a table]
| | | |
| | | | **BEN_OVERRIDE** estimated social security benefits
| | | | Based on the information you have provided to us about your own earnings history,
| | | | we estimate that, under current Social Security Law, you are supposed to get a
| | | | Social Security retirement benefit of approximately $[] per month if you claim
| | | | benefits at age [claiming age]. Think of any dollar amount mentioned in this
| | | | survey in terms of what a dollar buys you today (because Social Security will
| | | | adjust future dollar amounts for inflation). Our estimate does not take into
| | | | account Social Security benefits you may receive based on the earnings of a past
| | | | or current spouse. Do you think our estimate is about right?
| | | | 1 Yes, I believe the Social Security benefits I am supposed to get at **[claiming age]** are roughly **$[]** per month.
| | | | 2 No, I believe the Social Security benefits I am supposed to get are roughly $$Answer2$ per month.
| | | |
| | | | **BEN_NEW** benefits new
| | | |
| | | | Integer
| | | |
| | | | [End of table display]
| | | | IF benefits new > 4000 THEN
| | | | |
| | | | | **checkBEN_NEW4000** benefits new check > 4000
| | | | | Due to how Social Security calculates your benefits, it is very unlikely that
| | | | | your monthly benefit will be this high. Please go back and change your answer
| | | | | to something between $0 and $4000 per month.
| | | | |
| | | | ENDIF
| | | |
| | | | IF benefits new < THEN
| | | | |
| | | | | **checkBEN_NEW0** benefits new check < 0
| | | | | Monthly Social Security benefits cannot be negative. Please go back and change
| | | | | your answer to something between $0 and $4000 per month.
| | | | |
| | | | ENDIF
| | | |
| | | | IF estimated social security benefits = No, I believe the Social Security
| | | | benefits I am supposed to get are roughly $$Answer2$ per month. and benefits new
| | | | = empty THEN

| | | | |
| | | | | **checkBEN_NEWempty** benefits new check value empty
| | | | | You selected the second option but did not fill in a value. Your answers are
| | | | | important to us. Please go back and fill in a value.
| | | | |
| | | | ENDIF
| | | |
| | | | IF estimated social security benefits = No, I believe the Social Security
| | | | benefits I am supposed to get are roughly $$Answer2$ per month. and benefits new
| | | | != empty THEN
| | | | |
| | | | ELSEIF estimated social security benefits = No, I believe the Social Security
| | | | | benefits I am supposed to get are roughly $$Answer2$ per month. and benefits
| | | | | new = empty THEN
| | | | |
| | | | ENDIF
| | | |
| | | ENDIF
| | |
| | | IF estimated social security benefits = No, I believe the Social Security benefits
| | | I am supposed to get are roughly $$Answer2$ per month. THEN
| | | |
| | | | [The following questions are displayed as a table]
| | | |
| | | | **OVERRIDE_WHY** Reason why R changed our estimate
| | | | Thank you for correcting our estimate of your Social Security benefits. We are
| | | | interested in knowing what this correction was based on. Please check all boxes
| | | | that apply.
| | | | 1 I know the amount of Social Security that I am supposed to get from my annual Social Security mailing
| | | | 2 I included Social Security survivor benefits that you did not include in your estimate
| | | | 3 I included Social Security spousal benefits that you did not include in your estimate
| | | | 4 I included Social Security disability benefits that you did not include in your estimate
| | | | 5 Your estimate simply didn't appear right to me
| | | | 6 Other (please specify): $Answer2$
| | | |
| | | | **OVERRIDE_WHY_other** Reason why R changed our estimate other
| | | |
| | | | String
| | | |
| | | | [End of table display]
| | | ENDIF
| | |
| | ENDIF
| |
| ELSE
| |
| ENDIF
|
| **WORK_FOR_PAY_spouse** work for pay spouse
| Has your spouse worked for pay for more than 5 years?
| 1 Yes
| 2 No
|
| [Questions IN002_spouse to birthyear_spouse are displayed as a table]
|
| **IN002_spouse** BIRTH DATE HEADER spouse

| What is your spouse's birth date?
|
| **birthmonth_spouse** BIRTH MONTH spouse
| Month
| 1 January
| 2 February
| 3 March
| 4 April
| 5 May
| 6 June
| 7 July
| 8 August
| 9 September
| 10 October
| 11 November
| 12 December
|
| **birthday_spouse** BIRTH DAY spouse
| Day
| 1 01
| 2 02
| 3 03
| 4 04
| 5 05
| 6 06
| 7 07
| 8 08
| 9 09
| 10 10
| 11 11
| 12 12
| 13 13
| 14 14
| 15 15
| 16 16
| 17 17
| 18 18
| 19 19
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| 22 22
| 23 23
| 24 24
| 25 25
| 26 26
| 27 27
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| 29 29
| 30 30
| 31 31
|
| **birthyear_spouse** BIRTH YEAR spouse
| Year
| 11 1911
| 12 1912
| 13 1913

| 14 1914
| 15 1915
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| 19 1919
| 20 1920
| 21 1921
| 22 1922
| 23 1923
| 24 1924
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| 90 1990
| 91 1991
| 92 1992
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| 97 1997
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| 99 1999
|
| **highesteducation_spouse** HIGHEST EDUCATION spouse
| What is the highest level of school your spouse has completed or the highest degree your spouse has received?
| 1 Less than 1st grade
| 2 1st, 2nd, 3rd, or 4th grade
| 3 5th or 6th grade
| 4 7th or 8th grade
| 5 9th grade
| 6 10th grade
| 7 11th grade
| 8 12th grade NO DIPLOMA
| 9 HIGH SCHOOL GRADUATE high school DIPLOMA
or the equivalent (For example: GED)
| 10 Some college but no degree
| 11 Associate degree in college Occupational/vocational program
| 12 Associate degree in college Academic program
| 13 Bachelor's degree (For example: BA,AB,BS)
| 14 Master's degree (For example: MA,MS,MEng,MEd,MSW,MBA)
| 15 Professional School Degree (For example: MD,DDS,DVM,LLB,JD)
| 16 Doctorate degree (For example: PhD,EdD)
|
| IF work for pay spouse = Yes THEN
| |
| | **yearstartwork_spouse** year start work for pay spouse
| | In what year did your spouse first start to work for pay?
| | 1900 1900

| | 1901 1901
| | 1902 1902
| | 1903 1903
| | 1904 1904
| | 1905 1905
| | 1906 1906
| | 1907 1907
| | 1908 1908
| | 1909 1909
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| | 1911 1911
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| | 2011 2011
| | 2012 2012

|| 2013 2013
|| 2014 2014
|| 2015 2015
|| 2016 2016
||
|| IF year start work for pay spouse < (BIRTH YEAR spouse + 1900) + 1914 THEN
|||
||| **workedtooearly_spouse** start working before 14 spouse
||| You indicated that your spouse started working before she was 14 years old. For what
||| follows, we will just assume that pay from age 14 on counts. If you believe you
||| made an error in entering the date your spouse began working, you may go back and
||| change it.
|||
|| ENDIF
||
|| **incomeintro_spouse** income intro spouse
|| We would now like to ask you some more about the time period from between when your
|| spouse started working for pay (in [year start work for pay spouse]) until now.
||
|| LOOP FROM 1 TO [number of question income cat spouse] DO
|||
||| **incomenotworkq_spouse** income not work spouse
||| [income cat start year fill spouse] - [income cat end year fill spouse] Was there
||| ever a time when your spouse did not work in the [income cat start year fill spouse]
||| - [income cat end year fill spouse] period?
||| 1 Yes
||| 2 No
|||
||| IF income not work spouse = Yes THEN
||||
|||| **incomenotworkhowlong_spouse** income not work months spouse
|||| [income cat start year fill spouse] - [income cat end year fill spouse] How many
|||| months in total do you estimate your spouse not working for pay in the [income cat
|||| start year fill spouse] - [income cat end year fill spouse] period?
|||| Range: 0..96
||||
||| ENDIF
|||
||| IF !(income cat fill amount 1 spouse = and income cat fill amount 2 spouse =
||| and income cat fill amount 3 spouse = and income cat fill amount 4 spouse =)
||| THEN
||||
|||| **incomecat_spouse** income categories spouse
|||| [income cat start year fill spouse] - [income cat end year fill spouse] Could you
|||| please give us an estimate of how much were your spouse was making on average per
|||| year in the [income cat start year fill spouse] - [income cat end year fill
|||| spouse] period[fill for income cat question spouse]?
|||| 1 more than $[income cat fill amount 1 spouse]
|||| 2 between $[income cat fill amount 2 spouse] and $[income cat fill amount 1 spouse]
|||| 3 between $[income cat fill amount 3 spouse] and $[income cat fill amount 2 spouse]
|||| 4 between $[income cat fill amount 4 spouse] and $[income cat fill amount 3 spouse]
|||| 5 less than $[income cat fill amount 4 spouse]
||||
||| ENDIF
|||
|| ENDDO

| |

| | **showpia1_spouse** show pia spouse

| |

| | String

| |

| | IF benefits estimate at claim age spouse != empty THEN

| | |

| | | [The following questions are displayed as a table]

| | |

| | | **BEN_OVERRIDE_spouse** estimated social security benefits spouse

| | | Based on the information you have provided to us about your spouse's earnings

| | | history, we estimate that, under current Social Security Law, your spouse is

| | | supposed to get a Social Security retirement benefit of approximately $[] per month

| | | if she claims benefits at age [claiming age spouse]. Think of any dollar amount

| | | mentioned in this survey in terms of what a dollar buys you today (because Social

| | | Security will adjust future dollar amounts for inflation). Our estimate does not

| | | take into account Social Security benefits you may receive based on the earnings of

| | | a past or current spouse. Do you think our estimate is about right?

| | | 1 Yes, I believe the Social Security benefits my spouse is supposed to get at **[claiming age spouse]** are roughly **$[]** per month.

| | | 2 No, I believe the Social Security benefits my spouse is supposed to get are roughly $$Answer2$ per month.

| | |

| | | **BEN_NEW_spouse** benefits new spouse

| | |

| | | Integer

| | |

| | | [End of table display]

| | | IF benefits new spouse > 4000 THEN

| | | |

| | | | **checkBEN_NEW4000_spouse** benefits new check > 4000 spouse

| | | | Due to how Social Security calculates your spouse's benefits, it is very unlikely

| | | | that your spouse's monthly benefit will be this high. Please go back and change

| | | | your answer to something between $0 and $4000 per month.

| | | |

| | | ENDIF

| | |

| | | IF benefits new spouse < THEN

| | | |

| | | | **checkBEN_NEW0_spouse** benefits new check < 0 spouse

| | | | Monthly Social Security benefits cannot be negative. Please go back and change

| | | | your answer to something between $0 and $4000 per month.

| | | |

| | | ENDIF

| | |

| | | IF estimated social security benefits spouse = No, I believe the Social Security

| | | benefits my spouse is supposed to get are roughly $$Answer2$ per month. and

| | | benefits new spouse = empty THEN

| | | |

| | | | **checkBEN_NEWempty_spouse** benefits new check value empty spouse

| | | | You selected the second option but did not fill in a value. Your answers are

| | | | important to us. Please go back and fill in a value.

| | | |

| | | ENDIF

| | |

| | | IF estimated social security benefits spouse = No, I believe the Social Security

| | | benefits my spouse is supposed to get are roughly $$Answer2$ per month. and

||| benefits new spouse != empty THEN
||||
||| ELSEIF estimated social security benefits spouse = No, I believe the Social
|||| Security benefits my spouse is supposed to get are roughly $$Answer2$ per month.
|||| and benefits new spouse = empty THEN
||||
||| ENDIF
|||
|| ENDIF
||
|| IF estimated social security benefits spouse = No, I believe the Social Security
|| benefits my spouse is supposed to get are roughly $$Answer2$ per month. THEN
|||
||| [The following questions are displayed as a table]
|||
||| **OVERRIDE_WHY_spouse** Reason why R changed our estimate spouse
||| Thank you for correcting our estimate of your spouse's Social Security benefits. We
||| are interested in knowing what this correction was based on. Please check all boxes
||| that apply.
||| 1 I know the amount of Social Security that my spouse supposed to get from her annual Social Security mailing
||| 2 I included Social Security survivor benefits that you did not include in your estimate
||| 3 I included Social Security spousal benefits that you did not include in your estimate
||| 4 I included Social Security disability benefits that you did not include in your estimate
||| 5 Your estimate simply didn't appear right to me
||| 6 Other (please specify): $Answer2$
|||
||| **OVERRIDE_WHY_other_spouse** Reason why R changed our estimate other spouse
|||
||| String
|||
||| [End of table display]
|| ENDIF
||
| ELSE
||
| ENDIF
|
| **Q15** last time reviewed benefit statement
| Periodically, the Social Security Administration provides workers with personalized
| earnings and benefits statements. They provide information on your earnings history,
| your normal retirement age, and your benefit estimates for retirement, disability,
| family, and survivors. You may have received it in the mail or accessed it online
| through the Social Security Administration's website. When was the last time you
| reviewed your benefit statement from the Social Security Administration?
| 1 In the past week
| 2 In the past month
| 3 In the past 6 months
| 4 In the past year
| 5 I can't remember
| 6 I've never reviewed my Social Security benefit statement
|
| **Q16** intro to random table
| We're going to take a look at a version of the Benefit Table that is included within the
| Social Security statement available to you through the Social Security Administration.
| In the table, the "retirement benefit" refers to the monthly benefit amount you are
| entitled to receive based on your earnings history. The "survivor benefit" refers to the

| monthly amount your spouse is entitled to receive based on your earnings history in the
| event of your death. The dollar amounts you will see are calculated based on your
| responses to the questions in this survey and therefore only approximate the actual
| Social Security benefit amounts. Please review the figures in the table and answer the
| questions that follow.
|
| IF random number for treatment = 1 THEN
||
|| **Q17** Treatment 1
|| Your Estimated Benefits *RetirementYou have earned enough credits to qualify for
|| benefits. At your current earnings rate, if you claim your Social Security retirement
|| benefit at: age 62, your payment would be about $[] a month. age 67, your payment
|| would be about $[] a month. age 70, your payment would be about $[] a month.
|| *DisabilityYou have earned enough credits to qualify for benefits. If you became
|| disabled right now, your payment would be about $1,527 a month. *FamilyIf you get
|| retirement or disability benefits, your spouse and children also may qualify for
|| benefits. *SurvivorsYou have earned enough credits for your family to receive
|| survivors benefits. If you die this year, certain members of your family may qualify
|| for the following benefits: Your
|| child...$1,176 a month
|| Your spouse who is caring for your child...................$1,176 a month Your spouse,
|| if benefits start at full retirement age...$[] a month
||
| ELSEIF random number for treatment = 2 THEN
||
|| **Q18** Treatment 2
|| Your Estimated Benefits *RetirementYou have earned enough credits to qualify for
|| benefits. At your current earnings rate, if you claim your Social Security retirement
|| benefit at: age 62, your payment would be about $[] a month. age 67, your payment
|| would be about $[] a month. age 70, your payment would be about $[] a month.
|| *SurvivorThe amount of your spouse's survivor benefit will depend on your age when you
|| claim your Social Security retirement benefit. If you claim at: age 62, your spouse's
|| payment would be about $[survivor 62] a month. age 67, your spouse's payment would be
|| about $[survivor 67] a month. age 70, your spouse's payment would be about $[survivor
|| 70] a month. *FamilyIf you get retirement or disability benefits, your spouse and
|| children also may qualify for benefits. Your
|| child..$1,176 a month Your spouse who
|| is caring for your child...$1,176 a month *DisabilityYou have earned enough credits
|| to qualify for benefits. If you became disabled right now, you payment would be about
|| $1,527 a month.
||
| ELSEIF random number for treatment = 3 THEN
||
|| **Q19** vignette for treatment 3
|| If you are married and die before your spouse, he or she may be eligible for a
|| "survivor" benefit from Social Security based on your work record. The amount of the
|| survivor benefit that you leave to your surviving spouse will depend on two factors:
|| (1) your spouse's own work record and (2) your age when you start receiving your
|| retirement benefit (i.e., your "claim age"). The following examples illustrate how
|| these factors affect the amount your spouse receives from Social Security based on
|| your work record in the event of your death. (1) Your Spouse's Work Record Your
|| spouse is eligible to receive a survivor benefit that is equal to the full amount of
|| your retirement benefit, less the amount of any retirement benefit your spouse
|| receives based on his or her own work record. To see how your spouse's work record
|| affects the amount of the survivor benefit he or she will receive, consider the
|| following hypothetical examples: Hypothetical 1: You are entitled to receive a

retirement benefit of $1,600 per month. Your spouse is not entitled to receive a retirement benefit based on his or her own work record. Your surviving spouse will receive $1,600 each month from Social Security. The survivor benefit based on your work history will account for $1,600 of this amount. Hypothetical 2: You are entitled to receive a retirement benefit of $1,600 per month. Your spouse is entitled to a retirement benefit of $600 based on his or her own work record. Your surviving spouse will receive $1,600 each month from Social Security. The survivor benefit based on your work history will account for $1,000 of this amount. (2) Your Claim Age Your spouse's survivor benefit is reduced for each month that you start receiving benefits before age 70. Thus, the earlier you claim your retirement benefit, the smaller your spouse's survivor benefit will be. By claiming at age 62 instead of at age 70, you can reduce the amount that your surviving spouse can expect to receive by as much as 37.5 percent. The following hypothetical examples illustrate how your claim age can affect the amount of the survivor benefit your spouse is eligible to receive. Hypothetical 3: You are entitled to receive a retirement benefit of $1,600 per month at age 66. Your spouse is not entitled to receive a retirement benefit based on his or her own work record. If you claim at age 62, your surviving spouse will receive $1,320 each month from Social Security. The survivor benefit based on your work history will account for $1,320 of this amount. If you claim at age 66, your surviving spouse will receive $1,600 each month from Social Security. The survivor benefit based on your work history will account for $1,600 of this amount. If you claim at age 70, your surviving spouse will receive $2,110 each month from Social Security. The survivor benefit based on your work history will account for $2,110 of this amount. Hypothetical 4: You are entitled to receive a retirement benefit of $1,600 per month at age 66. Your spouse is entitled to a retirement benefit of $600 based on his or her own work record. If you claim at age 62, your surviving spouse will receive $1,320 each month from Social Security. The survivor benefit based on your work history will account for $720 of this amount. If you claim at age 66, your surviving spouse will receive $1,600 each month from Social Security. The survivor benefit based on your work history will account for $1,000 of this amount. If you claim at age 70, your surviving spouse will receive $2,110 each month from Social Security. The survivor benefit based on your work history will account for $1,510 of this amount.

Q20 Treatment 3
Your Estimated Benefits *RetirementYou have earned enough credits to qualify for benefits. At your current earnings rate, if you claim your Social Security retirement benefit at: age 62, your payment would be about $[] a month. age 67, your payment would be about $[] a month. age 70, your payment would be about $[] a month. *DisabilityYou have earned enough credits to qualify for benefits. If you became disabled right now, your payment would be about $1,527 a month. *FamilyIf you get retirement or disability benefits, your spouse and children also may qualify for benefits. *SurvivorsYou have earned enough credits for your family to receive survivors benefits. If you die this year, certain members of your family may qualify for the following benefits: Your
child..$1,176 a month
Your spouse who is caring for your child...................$1,176 a month Your spouse, if benefits start at full retirement age...$[] a month

ELSE

Q21 vignette for treatment 4
If you are married and die before your spouse, he or she may be eligible for a "survivor" benefit from Social Security based on your work record. The amount of the survivor benefit that you leave to your surviving spouse will depend on two factors: (1) your spouse's own work record and (2) your age when you start receiving your

retirement benefit (i.e., your "claim age"). The following examples illustrate how these factors affect the amount your spouse receives from Social Security based on your work record in the event of your death. (1) Your Spouse's Work Record Your spouse is eligible to receive a survivor benefit that is equal to the full amount of your retirement benefit, less the amount of any retirement benefit your spouse receives based on his or her own work record. To see how your spouse's work record affects the amount of the survivor benefit he or she will receive, consider the following hypothetical examples: Hypothetical 1: You are entitled to receive a retirement benefit of $1,600 per month. Your spouse is not entitled to receive a retirement benefit based on his or her own work record. Your surviving spouse will receive $1,600 each month from Social Security. The survivor benefit based on your work history will account for $1,600 of this amount. Hypothetical 2: You are entitled to receive a retirement benefit of $1,600 per month. Your spouse is entitled to a retirement benefit of $600 based on his or her own work record. Your surviving spouse will receive $1,600 each month from Social Security. The survivor benefit based on your work history will account for $1,000 of this amount. (2) Your Claim Age Your spouse's survivor benefit is reduced for each month that you start receiving benefits before age 70. Thus, the earlier you claim your retirement benefit, the smaller your spouse's survivor benefit will be. By claiming at age 62 instead of at age 70, you can reduce the amount that your surviving spouse can expect to receive by as much as 37.5 percent. The following hypothetical examples illustrate how your claim age can affect the amount of the survivor benefit your spouse is eligible to receive. Hypothetical 3: You are entitled to receive a retirement benefit of $1,600 per month at age 66. Your spouse is not entitled to receive a retirement benefit based on his or her own work record. If you claim at age 62, your surviving spouse will receive $1,320 each month from Social Security. The survivor benefit based on your work history will account for $1,320 of this amount. If you claim at age 66, your surviving spouse will receive $1,600 each month from Social Security. The survivor benefit based on your work history will account for $1,600 of this amount. If you claim at age 70, your surviving spouse will receive $2,110 each month from Social Security. The survivor benefit based on your work history will account for $2,110 of this amount. Hypothetical 4: You are entitled to receive a retirement benefit of $1,600 per month at age 66. Your spouse is entitled to a retirement benefit of $600 based on his or her own work record. If you claim at age 62, your surviving spouse will receive $1,320 each month from Social Security. The survivor benefit based on your work history will account for $720 of this amount. If you claim at age 66, your surviving spouse will receive $1,600 each month from Social Security. The survivor benefit based on your work history will account for $1,000 of this amount. If you claim at age 70, your surviving spouse will receive $2,110 each month from Social Security. The survivor benefit based on your work history will account for $1,510 of this amount.

Q22 Treatment 4
Your Estimated Benefits *RetirementYou have earned enough credits to qualify for benefits. At your current earnings rate, if you claim your Social Security retirement benefit at: age 62, your payment would be about $[] a month. age 67, your payment would be about $[] a month. age 70, your payment would be about $[] a month. *SurvivorThe amount of your spouse's survivor benefit will depend on your age when you claim your Social Security retirement benefit. If you claim at: age 62, your spouse's payment would be about $[survivor 62] a month. age 67, your spouse's payment would be about $[survivor 67] a month. age 70, your spouse's payment would be about $[survivor 70] a month. *FamilyIf you get retirement or disability benefits, your spouse and children also may qualify for benefits. Your child..$1,176 a month Your spouse who is caring for your child...$1,176 a month *DisabilityYou have earned enough credits to qualify for benefits. If you became disabled right now, you payment would be about

|| $1,527 a month.
||
| ENDIF
|
| **Q23** age start SS affect spouse SS if die
| According to the table, can the age when you decide to start receiving your own Social
| Security retirement benefit affect the amount of the monthly survivor benefit your
| spouse can expect to receive from Social Security if you die?
| 1 Yes, it can.
| 2 No, it cannot.
| 3 Not sure.
|
| IF age start SS affect spouse SS if die = Yes, it can. THEN
||
|| **Q24** earliest age spouse highest survivor benefit
|| What is the earliest age at which you should start receiving your Social Security
|| retirement benefit if you want your spouse to receive the highest possible monthly
|| survivor benefit in the event of your death?
|| 1 62
|| 2 63
|| 3 64
|| 4 65
|| 5 66
|| 6 67
|| 7 68
|| 8 69
|| 9 70
||
| ENDIF
|
| **Q25** monthly survivor benefit your spouse can expect to receive
| If you claim at age 62, what is the approximate value of the monthly survivor benefit
| your spouse can expect to receive? Please enter the dollar amount below. (Do not use
| commas.)
| Integer
|
| **Q26** survivor and retirement benefit concept
| Let's say you receive a retirement benefit of $1800 from Social Security based on your
| work history. Let's also say that your spouse receives a retirement benefit of $700 from
| Social Security based on her own work history. If you die, what is the amount of the
| survivor benefit your spouse will receive from Social Security based on your work
| history? Please enter the dollar amount below. (Do not use commas.)
| Integer
|
| **Q27** thought about claim age
| You may start receiving your Social Security benefit at any time between age 62 and age
| 70. Have you ever tried to figure out when you should start receiving your retirement
| benefit from Social Security?
| 1 Yes
| 2 No
|
| IF thought about claim age = Yes THEN
||
|| **Q28** thought about claim age
|| How much time would you say that you have spent thinking about when you will start
|| receiving your benefit?

| | 1 A great deal
| | 2 A lot
| | 3 A moderate amount
| | 4 A little
| | 5 None at all
| |
| ENDIF
|
| **Q29** age think start receiving SS retirement benefit
| At what age do you think you will you start receiving your Social Security retirement
| benefit?
| 1 Age 62
| 2 Age 63
| 3 Age 64
| 4 Age 65
| 5 Age 66
| 6 Age 67
| 7 Age 68
| 8 Age 69
| 9 Age 70
|
ENDIF

IF !(work for pay = Yes and social security status = I receive Social Security
benefits now.) THEN
|
| [The following questions are displayed as a table]
|
| **Q30** factors in claiming
| What are the factors do you think will matter the most to you when you decide when to
| start receiving your benefit? Please check all that apply.
| 1 How my claim age will affect the amount I will receive
| 2 How my claim age will affect the amount my family is eligible to receive
| 3 The financial strength of the Social Security system
| 4 The age when I will stop working
| 5 My health and longevity
| 6 My income needs at the time
| 7 My retirement savings
| 8 Other (please specify): $Answer2$
|
| **Q30_other** factors in claiming other
|
| String
|
| [End of table display]
| **Q31** chance of reduction
| On a scale from 0 to 100 - where 0 = "absolutely no chance" and 100 = "absolutely
| certain" - what do you think is the percent chance that over the next 10 years there
| will be changes to Social Security that will reduce your future benefits compared to
| what you would get under the current system?
| 0 0
| 1 1
| 2 2
| 3 3
| 4 4
| 5 5

```
| 6 6
| 7 7
| 8 8
| 9 9
| 10 10
| 11 11
| 12 12
| 13 13
| 14 14
| 15 15
| 16 16
| 17 17
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| 86 86
| 87 87
| 88 88
| 89 89
| 90 90
| 91 91
| 92 92
| 93 93
| 94 94
| 95 95
| 96 96
| 97 97
| 98 98
| 99 99
| 100 100
|
| IF chance of reduction > 0 THEN
| |
| | **Q32** promised benefit
| | Thinking about changes to Social Security that will reduce your future benefit,
| | indicate how much of your promised benefit you expect to receive from the options
| | below.
| | 1 I expect to receive most of the benefits currently promised to me.
| | 2 I expect to receive about half of the benefits currently promised to me.
| | 3 I expect to receive very little of the benefits currently promised to me.
| | 4 I do not expect to receive any of the benefits currently promised to me.
| |
| ENDIF
|
| **Q33** discount
| Next we would like to ask you some questions which assess how people use numbers in
| everyday life. Would you rather receive 100 Dollars today or 200 Dollars in 12

| months?
| 1 100 Dollars today
| 2 200 Dollars in 12 months
|
| **Q34** lottery
| If 5 people all have the winning numbers in the lottery and the prize is two million
| dollars, how much will each of them get? (Do not use commas.)
| Integer
|
| **Q35** disease
| If the chance of getting a disease is 10 percent, how many people out of 1,000 would be
| expected to get the disease?
| Integer
|
| **Q36** interest
| Suppose you had $100 in a savings account and the interest rate was 2% per year. After 5
| years, how much do you think you would have in the account if you left the money to grow?
| 1 More than $102
| 2 Exactly $102
| 3 Less than $102
| 4 Do not know
|
| **Q37** inflation 1
| Imagine that the interest rate on your savings account was 1% per year and inflation
| was 2% per year. After 1 year, would you be able to buy more than today, exactly the
| same as today, or less than today with the money in this account?
| 1 More than today
| 2 Exactly the same as today
| 3 Less than today
| 4 Do not know
|
| **Q38** stocks
| Do you think that the statement "Buying a single company stock usually provides a safer
| return than a stock mutual fund." Is this true or false?
| 1 True
| 2 False
| 3 Do not know
|
ENDIF

lifeexpectancyself life expectancy self
The life expectancy of the average male is currently 76.3 years of age. The life
expectancy of the average female is 81.1 years of age. With this in mind, how likely do
you believe it is that you will live longer than the average life expectancy?
1 Very likely
2 Somewhat likely
3 Neither likely nor unlikely
4 Somewhat unlikely
5 Very unlikely

lifeexpectancyspouse life expectancy spouse
The life expectancy of the average male is currently 76.3 years of age. The life
expectancy of the average female is 81.1 years of age. With this in mind, how likely do
you believe it is that your spouse will live longer than the average life expectancy?
1 Very likely
2 Somewhat likely

3 Neither likely nor unlikely
4 Somewhat unlikely
5 Very unlikely

relativelifeexpectancy relative life expectancy
How likely do you believe it is that you will live longer than your spouse?
1 Very likely
2 Somewhat likely
3 Neither likely nor unlikely
4 Somewhat unlikely
5 Very unlikely

CS_001 HOW PLEASANT INTERVIEW
Could you tell us how interesting or uninteresting you found the questions in this
interview?
1 Very interesting
2 Interesting
3 Neither interesting nor uninteresting
4 Uninteresting
5 Very uninteresting